STATE BANK OF INDIA
STRESSED ASSETS MANAGEMENT BRANCH
COIMBATORE

Authorised Officer's Details:
Name: Shri. R. Rupalingappa
Mobile No: 9445610618
e-mail ID: sbi.16454@sbi.co.in

Raja Plaza, First Floor
No.1112, Avinashi Road
COIMBATORE 641 037
Land Line No: 0422-2245452

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES 08.07.2026

E-Auction Sale Notice for Sale of Immovable under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002

Notice is hereby given to the public in general and to the Borrower and Guarantor(s) in particular that the below described immovable properties mortgaged to the Secured Creditor, the physical possession of which has been taken by the Authorised Officer of State Bank of India, the Secured Creditor, will be sold on "As is Where is", "As is What is" and "Whatever there is" basis on **31.07.2026**, for recovery of **Rs. 64,03,24,867.32/- (Rupees Sixty four crore three lakh twenty four thousand eight hundred sixty seven and paise thirty two only) as on 08.07.2026** (Dues calculated as per Debt Recovery Certificate No 37 of 2026 dated 09.03.2026 issued by DRT 2 Ernakulam) with future interest and expenses and costs there on with future interest and expenses and costs due to the State Bank of India, for the housing loan availed by Smt. Annie Ouseph and various credit facilities availed by M/s. Emmanuval Silks, No.17/32, Calvary Corner, Poothole, Thrissur-680001 and Guarantor(s) Mr. Shri Byju T.O, Shri. Shaju T.O, Shri. Raju T.O, Shri. Jiju T.O, Smt. Jini Kuriakose, Smt. Annie Ouseph, Shri. Jose C.V, Shri. Johny CV, Smt. Annamma Vareed and M/s. Mariya Silks (erstwhile Emmanuval Sarees).

DESCRIPTION OF PROPERTIES

Property No.1 (ID: SBIN100000210899)

Property in the name of M/s. Emmanuval Sarees
Item No. 1 covered under Doc No.994/2010
All that part and parcel of the property of 10.25 cents (4.15 ares) of land & RCC residential building in Re.Sy.No. 142/6 of Amballur Village, Mulamthuruthy, Kanayannur Taluk, Ernakulam District

Boundaries:

East : Property of Pattathil John

West: Property of Paul Joseph

North: Panchayath road

South: Property of Emmanuval Sarees

Item No. 2 covered under Doc No. 995/2010 All that part and parcel of the property of 17.865 cents (7.23 ares) of land & RCC Residential Building in Re.Sy.No. 142/5 of Amballur Village, Mulamthuruthy, Kanayannur Taluk, Ernakulam District. Boundaries: East: Property of Pattathil John West: Property of Thekke Erumelil John North: Property of Emmanuval Sarees South: Property of Sarojini amma (Total 11.38 ares of land with two RCC Residential Buildings) **(Reserve Price: Rs.88,00,000/-)**
Encumbrance known to the Bank, if any: Not known to the bank.

DETAILS OF E-AUCTION SALE:

RESERVE PRICE:-	Rs 88,00,000/-
Earnest Money Deposit (EMD) :-	Rs 8,80,000/-
Last Date and Time within which EMD be remitted	31.07.2026 & 10.59 A.M. (Being the 10% of Reserve price to be remitted to M/s. PSB Alliance, e-Auction Portal wallet in https://baanknet.com portal by intending bidders through their Bank account. This may take some time as per Banking process and hence, bidders, in their own interest, are advised to submit the Pre-Bid EMD amount well in advance to avoid any last-minute problem).
BID MULTIPLIER:-	Rs 50,000/-
INSPECTION OF PROPERTIES	24.07.2026, between 11:00 am and 4:00 pm
DATE OF E-AUCTION:- 31.07.2026	
TIME OF E-AUCTION: 11:00 AM to 04:00 PM	

For detailed terms and conditions of the sale, please refer to the link provided in State Bank of India, the secured Creditor website https://sbi.bank.in or the website of service provider for e-Auction M/s. PSB Alliance https://baanknet.com (Toll free No: +91 8291220220, Email ID: support.BAANKNET@psballiance.com)

Date: 08.07.2026
Place: Coimbatore

(R. Rupalingappa)
Authorised Officer & Assistant General Manager
State Bank of India- SAMB Coimbatore

STATE BANK OF INDIA **STRESSED ASSETS MANAGEMENT BRANCH** **COIMBATORE**	
Authorised Officer's Details: Name: Shri. R. Rupalingappa Mobile No: 9445610618 e-mail ID: sbi.16454@sbi.co.in	Raja Plaza, First Floor No.1112, Avinashi Road **COIMBATORE 641 037** Land Line No: 0422-2245452

THE TERMS AND CONDITIONS OF SALE

Properties will be sold on "AS IS WHERE IS, AS IS WHAT IS AND WHATEVER THERE IS" Basis

1	Name of the Borrower and guarantor	**M/s. Emmanuval Silks,** No.17/32, Calvary Corner, Poothole, Thrissur **Guarantors**: Mr. Shri Byju T.O, Shri. Shaju T.O, Shri. Raju T.O, Shri. Jiju T.O, Smt. Jini Kuriakose, Smt. Annie Ouseph, Shri. Jose C.V, Shri. Johny CV, Smt. Annamma Vareed and M/s. Mariya Silks (erstwhile Emmanuval Sarees)
2	Name and address of Branch, the secured creditor	State Bank of India, Stressed Assets Management Branch, No.1112, Raja Plaza, First Floor, Avinashi Road, Coimbatore – 641 037
3	Description of the movable / immovable secured assets to be sold.	**Property No.1 (ID: SBIN100000210899)** **Property in the name of M/s. Emmanuval Sarees** **Item No. 1 covered under Doc No.994/2010** All that part and parcel of the property of 10.25 cents (4.15 ares) of land & RCC residential building in Re.Sy.No. 142/6 of Amballur Village, Mulamthuruthy, Kanayannur Taluk, Ernakulam District Boundaries: East : Property of Pattathil John West: Property of Paul Joseph North: Panchayath road South: Property of Emmanuval Sarees **Item No. 2 covered under Doc No. 995/2010** All that part and parcel of the property of 17.865 cents (7.23 ares) of land & RCC Residential Building in Re.Sy.No. 142/5 of Amballur Village, Mulamthuruthy, Kanayannur Taluk, Ernakulam District. Boundaries: East: Property of Pattathil John West: Property of Thekke Erumelil John North: Property of Emmanuval Sarees

		South: Property of Sarojini amma (Total 11.38 ares of land with two RCC Residential Buildings) **(Reserve Price: Rs.88,00,000/-)**
4	Details of the encumbrances known to the secured creditor.	Not known to the Bank
5	The secured debt for recovery of which the property is to be sold	**Rs. 64,03,24,867.32/- (Rupees Sixty four crore three lakh twenty four thousand eight hundred sixty seven and paise thirty two only) as on 08.07.2026** with future interest and expenses and costs there on. (Dues calculated as per Debt Recovery Certificate No 37 of 2026 dated 09.03.2026 issued by DRT 2 Ernakulam)
6	Deposit of earnest money	(1) Property No 1: Rs 8,80,000/- (Eight lakh eighty thousand only) Being the 10% of Reserve price to be remitted to M/s. PSB Alliance, e-Auction Portal wallet in https://baanknet.com portal by intending bidders through their Bank account. This may take some time as per Banking process and hence, bidders, in their own interest, are advised to submit the Pre-Bid EMD amount well in advance to avoid any last minute problem.
7	(a) Reserve price of the immovable secured assets: Bank account in which EMD to be remitted. (b) Last Date and Time within which EMD to be remitted:	(a) Rs 88,00,000/- (Eighty eight lakh only) **In case of successful bid, the remaining part of successful bid amount should be paid through RTGS/NEFT/NET BANKING/FUND TRANSFER to** A/c No. : **33112183302** IFSC : **SBIN0070319** A/c Name : SBI SAMB Coimbatore No Lien Account Bank : State Bank of India **Address** : Pappanaickenpalayam Branch, Coimbatore. (b) 31.07.2026 & 10:59 A.M. (Being the 10% of Reserve price to be remitted to M/s. PSB Alliance, e-Auction Portal wallet in https://baanknet.com portal by intending bidders through their Bank account. This may take some time as per Banking process and hence, bidders, in their own interest, are advised to submit the Pre-Bid EMD amount well in advance to avoid any last-minute problem).
8	Time and manner of payment	The successful bidder shall deposit 25% of sale price, after adjusting the EMD already paid, immediately, i.e. on the same day or not later than next working day, as the case may be, after the acceptance of the offer by the Authorised Officer, failing which the earnest money deposited by the bidder shall be forfeited. The Balance 75 % of the sale price is payable on or before the 15th day of confirmation of sale of the secured asset or such extended period as may be agreed upon in writing between the Secured Creditor and the e-Auction purchaser not exceeding three months from the date of e-Auction.

9	Time and place of public e-Auction or time after which sale by any other mode shall be completed.	Online e-Auction date: 31.07.2026 (Time: Between 11:00 AM and 04:00 PM)
10	The e-Auction will be conducted through the Bank's approved service provider M/s. PSB Alliance at the portal https://baanknet.com The sale notice containing the terms and conditions of sale is uploaded in the Bank's websites **https://sbi.bank.in/web/sbi-in-the-news/auction-notices/sarfaesi-and-others** and https://baanknet.com . The steps to be followed by the bidder for registration with e-auction portal and for e-Auction tender documents containing online e-auction bid form, Declaration etc. are available in the website of the service provider as mentioned above	
11	i) Bid increment amount: ii) Auto extension times. iii) Bid currency & unit of measurement	(i) Rs 50,000/- (Rs Fifty thousand only) (ii) In case bid is placed in the last 10 minutes of the closing time of the e-auction, the closing time will automatically get extended for 10 minutes (unlimited times). (iii) INR
12	Date and Time during which inspection of the movable / immovable secured assets to be sold and intending bidders should satisfy themselves about the assets and their specification. Contact person with mobile number	Inspection Date: 24.07.2026 between 11:00 AM and 4:00 PM with prior appointments. Contact Persons: i) Shri. R. Rupalingappa, Assistant General Manager Mobile No: 9445610618 ii) Shri. A.R.S. Logesh, Deputy Manager Mobile No: 9840651168, iii) Email Id:- sbi.16454@sbi.co.in
13	(a) Bidders shall hold a valid digital signature certificate issued by competent authority and valid KYC and email. Email ID is absolutely necessary for the intending bidder as all relevant information and allotment of ID and password by M/s. PSB Alliance may be conveyed through email. (b) The intending bidder have to get themselves registered on M/s. PSB Alliance, e-auction portal https://baanknet.com (Toll free No: +91 8291220220, Email ID: support.BAANKNET@psballiance.com) for participating in the e-auction process and the bidders shall register with the e-auction portal well in advance, to create their user ids and passwords. Registration is one time activity and a bidder can participate in any number of e-auctions with one registration only. Registration involves a process of the bidder filling up an online form and then submitting KYC Documents. (c) The intending bidder shall submit the EMD through M/s. PSB Alliance. Note: Interested bidders may deposit Pre-Bid EMD with M/s. PSB Alliance one day before the e-Auction. Credit of Pre-Bid EMD shall be given to the bidder only after receipt of payment in PSB Alliance's Bank Account and updating of such information in the e-auction website. This may take some time as per the banking process and hence	

	bidders, in their own interest are advised to submit the EMD amount well in advance to avoid any last minute problem. (d) The successful bidder shall be required to submit the final prices, quoted during the e-Auction as per the annexure after the completion of the e-Auction, duly signed and stamped as token of acceptance without any new condition other than those already agreed to before start of e-Auction. (e) In case of unsuccessful/failed bid, the bidder has to give request for refund of EMD in the M/s. PSB Alliance website and it will be refunded in next three working days. Please note that the bidders will not be entitled to claim any interest, cost, expenses and any other charges. (f) During e-Auction, if no bid is received within the specified time, State Bank of India at its discretion may decide to revise opening price / scrap the e-Auction process / proceed with conventional mode of tendering. (g) The Bank / service provider for e-Auction shall not have any liability towards bidders for any interruption or delay in access to the site irrespective of the causes. (h) The bidders are required to submit acceptance of the terms & conditions and modalities of e-Auction adopted by the service provider, before participating in the e-Auction. (i) The bid once submitted by the bidder, cannot be cancelled/withdrawn and the bidder shall be bound to buy the property at the final bid price. The failure on the part of bidder to comply with any of the terms and conditions of e-Auction, mentioned herein will result in forfeiture of the amount paid by the defaulting bidder. (j) Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders. (k) The Authorised Officer shall be at liberty to cancel the e-Auction process / tender at any time, before declaring the successful bidder, without assigning any reason. (l) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price. (m) The conditional bids may be treated as invalid. Please note that after submission of the bid/s, no correspondence regarding any change in the bid shall be entertained. (m) The EMD of the unsuccessful bidder will be refunded to their respective A/c numbers shared with the Bank. The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any). (n) The Authorised Officer is not bound to accept the highest offer and the Authorised officer has absolute right to accept or reject any or all offer(s) or adjourn / postpone / cancel the e-Auction without assigning any reason thereof. The sale is subject to confirmation by the secured creditor. (o) In case of forfeiture of the amount deposited by the defaulting bidder, he shall neither have claim on the property nor on any part of the sum for which may it be subsequently sold. (p) The successful bidder shall bear all the necessary expenses like applicable stamp duties / additional stamp duty / transfer charges, Registration expenses, fees, GST etc. for transfer of the property in his/her name. (q) The payment of all statutory / non- statutory dues, taxes, GST, rates, assessments, charges, fees etc., owing to anybody shall be the sole responsibility of successful bidder only. (r) The bidders are advised to in their own interest to satisfy themselves with the title and correctness of other details pertaining to the immovable secured assets including the size/area of the immovable secured assets in question. They shall independently ascertain any other dues / liabilities / encumbrances in respect of the property from the concerned authorities to their satisfaction before submitting the

	bids. It would not be open for the Bidder(s) whose bid is accepted by the Authorised Officer to withdraw his bid, either on the ground of discrepancy in size / area, defect in title, encumbrances or any other ground whatsoever. (s) In case of any dispute arises as to the validity of the bid (s), amount of bid, EMD or as to the eligibility of the bidder, authority of the person representing the bidder, the interpretation and decision of the Authorised Officer shall be final. In such an eventuality, the Bank shall in its sole discretion be entitled to call off the sale and put the property to sale once again on any date and at such time as may be decided by the Bank. For any kind of dispute, bidders are required to contact the concerned authorised officer of the concerned bank branch only. (t) The sale certificate shall be issued after receipt of entire sale consideration and confirmation of sale by secured creditor. The sale certificate shall be issued in the name of the successful bidder. No request for change of name in the sale certificate other than the person who submitted the bid / participated in the e-Auction will be entertained. (u) The sale will attract the provision of Sec 194-IA of the Income Tax Act.
14	Details of pending litigation, if any, in respect of property proposed to be sold: Not known to the bank.

Date: 08.07.2026
Place: Coimbatore

(R. Rupalingappa)
Authorised Officer & Assistant General Manager
State Bank of India- SAMB Coimbatore